

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

Albert Russo  
CN 4853  
Trenton, NJ 08650  
(609) 587-6888  
Standing Chapter 13 Trustee

In re:

Myra E. Phillips

Debtor(s)



Order Filed on March 3, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-32733 / MBK

Hearing Date: 03/02/2021

Judge: Michael B. Kaplan

Chapter: 13

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following page is **ORDERED**.

**DATED: March 3, 2021**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter having come before the Court on the Standing Trustee's Motion to Dismiss or an objection to the Trustee's Certification of Default, and good cause having been shown, it is

**ORDERED** that case is allowed to continue under Chapter 13 upon the following terms and conditions:

- The debtor may seek a loan modification outside the Chapter 13 Plan. The Trustee shall not pay the mortgage lender's arrears claim(s). The mortgage lender is free to seek stay relief. The debtor is authorized to use the DMS or other portal. The debtor must request court approval when the final loan modification is received. The debtor's attorney must file a fee application for any compensation requested for work done in conjunction with the loan modification.
- If the Debtor(s) fail to make regular plan payments to the Trustee for a period of more than 30 consecutive days, upon the Certification of the Trustee of such non-payments, with Notice of the Certification to the Debtor(s) and the Debtor(s) attorney, if any, the within case shall be dismissed.